

AUG 21 2006

PTO/SB/21 (09-04)

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/812,628	
	Filing Date	March 30, 2001	
	First Named Inventor	Lawrence, David	
	Art Unit	3624	
	Examiner Name	Liversedge, Jennifer L.	
Total Number of Pages in This Submission	14	Attorney Docket Number	G08.126

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance communication to (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Buckley, Maschoff & Talwalkar LLC		
Signature			
Printed name	Randolph P. Calhoun		
Date	August 21, 2006	Reg. No.	45,371

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO at facsimile number (571) 273-8300 on the date shown below.			
Signature			
Typed or printed name	Randolph P. Calhoun	Date	August 21, 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Docket No.: G08.126

AUG 21 2006

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE

Application Serial No.: 09/812,628

Filing Date: March 20, 2001

For: AUTOMATED ACCOUNT RISK
MANAGEMENT

)
)
) Group Art Unit: 3628

)
) Examiner: Jennifer Liversedge

)
) **RESPONSE TRANSMITTAL**

)
) Attorney Docket No.: G08.126

)
) **PTO Customer Number 28062**
) Buckley, Maschoff & Talwalkar LLC
) Five Elm Street
) New Canaan, CT 06840
)
)
)

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Randolph P. Calhoun

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. ☒ Fee as calculated and transmitted as described below
2. ☒ Response to Final Office Action mailed July 21, 2006

Docket No.: G08.126

FEE CALCULATION

For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	20	- 22	0	\$ 50.00	\$ 0.00
Indep. Claims	3	- 5	0	\$ 200.00	\$ 0.00
Multiple Dependent Claims (add \$300.00 if applicable)					\$ 0.00
					\$ 0.00
OTHER FEE (specify purpose):					\$ 0.00
TOTAL FEE					\$0.00


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The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

Respectfully submitted,

August 21, 2006
Date


Randolph P. Calhoun
Registration No. 45,371
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Five Elm Street
New Canaan, CT 06840
(203) 972-5985

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AUG 21 2006

Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE

Application No.: 09/812,628

Filing Date: 3/20/2001

For: AUTOMATED ACCOUNT RISK
MANAGEMENT

) Group Art Unit: 3628

) Examiner: Jennifer Liversedge

) **AMENDMENT and RESPONSE** to Juy
) 21, 2006 Final Office Action

) Attorney Docket No.: G08.126

) **PTO Customer Number 28062**
) Buckley, Maschoff & Talwalkar LLC
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed July 21, 2006, please amend the
above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on
page 2 of this paper.

Remarks begin on page 7 of this paper.